

PURCHASE MONEY

## DEED OF TRUST

THIS DEED OF TRUST is made this June 25 1979 At 2<sup>35</sup> O'clk P M Same Day Recorded & Ex'd per Charles C. Keller, CLK  
 1979, among the Grantor, Warren A. Ratner and Karen S. Ratner, his wife day of June  
Robert K. Maddox (herein "Borrower"), Robert N. Reeves and  
COUNTY FEDERAL SAVINGS AND LOAN ASSOCIATION (herein "Trustee"), and the Beneficiary,  
 existing under the laws of the United States of America, a corporation organized and  
Rockville, Maryland 20850 whose address is P.O. Box 1220,  
 (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Frederick, State of Maryland:

All that lot or parcel of land situate, lying and being in the City of Frederick, Frederick County, State of Maryland, and more particularly described as follows:

Lot 2, Building F, Section One, Willowcrest Subdivision, as recorded among the Land Records of Frederick County in Plat Book 10, folio 133.

JUN 25-79 B #28589 \*\*\*\*\*23.00

This is to certify that the within instrument was prepared by or under the supervision of the undersigned, an officer of the Lender/Noteholder, County Federal Savings and Loan Association.

Martha A. McLoughlin  
 Martha A. McLoughlin, Assistant Treasurer

which has the address of 41 Vienna Court Frederick  
Maryland 21701 (Street) (City)  
 (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated June 13, 1979 (herein "Note"), in the principal sum of FIFTY AND NO/100ths FORTY THOUSAND EIGHT HUNDRED Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2009; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.